

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Mary Fullwood
 Debtor

Case No. 15-13390-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Cathleen
 Form ID: 309A

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2016.

db +Mary Fullwood, 6518 Pioneer Drive, Macungie, PA 18062-8437
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13527788 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 13586658 +HomeBridge Financial Services, Inc., Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 13535136 +HomeBridge Financial Services, Inc., c/o KML Law Group, P.C., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 13585970 +K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13568035 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011
 13587507 +Monroe & Main, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
 13527793 +Monroe And Main, 1112 7th Ave, Monroe, WI 53566-1364
 13553607 +Penn's West Planned Community, c/o Leo V. DeVito, Esq, 38 West Market Street,
 Bethlehem, PA 18018-5703
 13527796 +United Consumer Finl S, 865 Bassett Rd, Westlake, OH 44145-1194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: trainor1720@verizon.net Jul 20 2016 01:59:57 PAUL EDWARD TRAINOR,
 Trainor Law Offices, PC, 1275 Glenlivet Drive, Suite 100, Allentown, PA 18106-3107
 tr EDI: QDAEISENBERG.COM Jul 20 2016 01:48:00 DAVID ALAN EISENBERG,
 David A. Eisenberg, Esquire, 3140B Tilghman Street, PMB #321, Allentown, PA 18104
 smg +E-mail/Text: robertsl2@dnb.com Jul 20 2016 02:00:38 Dun & Bradstreet, INC,
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 20 2016 02:00:19
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 20 2016 02:00:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 20 2016 02:00:29 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 13543229 EDI: HNDA.COM Jul 20 2016 01:48:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6444
 13604970 EDI: AIS.COM Jul 20 2016 01:48:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13527789 +E-mail/Text: kzoepfel@credit-control.com Jul 20 2016 02:00:30 Central Loan Admin & R,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 13527790 +EDI: DCI.COM Jul 20 2016 01:48:00 Diversified Consultant, P O Box 551268,
 Jacksonville, FL 32255-1268
 13527790 +E-mail/Text: bankruptcynotices@dcicollect.com Jul 20 2016 02:00:56 Diversified Consultant,
 P O Box 551268, Jacksonville, FL 32255-1268
 13527791 +EDI: AMINFOFP.COM Jul 20 2016 01:48:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 13527792 +EDI: MID8.COM Jul 20 2016 01:48:00 Midland Funding, 8875 Aero Dr Ste 200,
 San Diego, CA 92123-2255
 13630793 EDI: PRA.COM Jul 20 2016 01:48:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13527794 +EDI: PRA.COM Jul 20 2016 01:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502-4962
 13586977 +EDI: JEFFERSONCAP.COM Jul 20 2016 01:48:00 Premier Bankcard, LLC,
 c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 13533347 EDI: RECOVERYCORP.COM Jul 20 2016 01:48:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13555284 EDI: NEXTEL.COM Jul 20 2016 01:48:00 Sprint Corp., Attn Bankruptcy Dept, PO Box 7949,
 Overland Park KS 66207-0949
 13527795 +EDI: RMSC.COM Jul 20 2016 01:48:00 Synco/walmart, Po Box 965024, Orlando, FL 32896-5024
 13579996 +EDI: BASSASSOC.COM Jul 20 2016 01:48:00 United Consumer Financial Serv,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 13527797 +EDI: VERIZONEAST.COM Jul 20 2016 01:48:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225
 13527798 +EDI: BLUESTEM.COM Jul 20 2016 01:48:00 Webbank/fingerhut, 6250 Ridgewood Rd,
 Saint Cloud, MN 56303-0820

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2016 at the address(es) listed below:

DAVID ALAN EISENBERG trustee@eisenbergpc.com, deisenberg@ecf.epiqsystems.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor HomeBridge Financial Services, Inc.
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
PAUL EDWARD TRAINOR on behalf of Debtor Mary Fullwood trainor1720@verizon.net,
trainor6469@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation
mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 6

Information to identify the case:

Debtor 1	Mary Fullwood	Social Security number or ITIN	xxx-xx-9540
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 5/13/15
Case number:	15-13390-ref	Date case converted to chapter	7 7/7/16

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mary Fullwood	
2. All other names used in the last 8 years	aka Mary D. Fullwood, aka Mary Dean Fullwood	
3. Address	6518 Pioneer Drive Macungie, PA 18062	
4. Debtor's attorney Name and address	PAUL EDWARD TRAINOR Trainor Law Offices, PC 1275 Glenlivet Drive, Suite 100 Allentown, PA 18106-3107	Contact phone (610) 434-7004 Email: trainor1720@verizon.net
5. Bankruptcy trustee Name and address	DAVID ALAN EISENBERG David A. Eisenberg, Esquire 3140B Tilghman Street PMB #321 Allentown, PA 18104	Contact phone (610) 437-1410 Email: trustee@eisenbergpc.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (610)2085040 Date: 7/19/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 11, 2016 at 01:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Allentown Federal Courthouse, 504 W. Hamilton Street, Allentown, PA 18101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 10/10/16 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	